

This policy form is for Nursing Home and Residential Care Facility Only. This is a Partnership type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☒ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☐ Lifetime

☒ Important Company Notes:

Lifetime is also available. 2920 is equivalent to 8 years

Elimination Periods

- ☒ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☒ Important Company Notes

*Simple inflation is limited to ages 70-89 Explain methodology here:
The Maximum Daily Benefit and the Maximum Benefit amount per claim episode are increase each policy anniversary by the selected inflation option without regard to claims paid. Premiums remain level.*

Nursing Home Daily Benefit Amounts

\$100 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month

☐ Not Available

☐ Important Company Notes:

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☐ 80% ☐ 75%
☒ 100% ☐ 90%
☒ 70% ☐ Important Company Notes

Waiver of Premium

Premiums waived after 90 days of receiving covered services, regardless if the elimination period has been satisfied. Premium is waived for the entire policy, including any riders and spouse's premium if covered under the same policy.

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a minimum \$150 daily benefit amount.

30 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit		90 Day Elimination Period. Lifetime benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection
50	Not Available	\$1,243	Not Available	\$1,132	Not Available	\$1,836
55	Not Available	\$1,598	Not Available	\$1,456	Not Available	\$2,330
60	Not Available	\$2,130	Not Available	\$1,941	Not Available	\$3,089
65	Not Available	\$2,953	Not Available	\$2,690	Not Available	\$4,263
70	Not Available	\$4,317	Not Available	\$3,933	Not Available	\$6,230
75	Not Available	\$6,476	Not Available	\$5,900	Not Available	\$9,160
80	Not Available	\$9,858	Not Available	\$8,982	Not Available	\$0

Refer to Rate History Section for information on premium increases for this company.

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Maximum Policy Benefit Amounts

- ☒ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☒ 7 Yrs. ☒ Lifetime

☒ Important Company Notes:

182, 365, 730, 1095, 1460, 1825, 2555 or 3650 (No. of days) times the Nursing Facility Daily Benefit. A 10 Year Plan is also available. And a half-year plan is also available as a downgrade option.

Elimination Periods

- ☐ 0 days ☐ 60 days **TYPE**
☐ 20 days ☒ 90 days ☒ Calendar Day
☒ 30 days ☐ 100 days ☐ Service Day

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☒ Important Company Notes
 The Simple 5% Inflation option is only available to Insureds issued at age 70 and above. Each Policyowner must choose either Simple 5% or Compound 5% Automatic Inflation Protection.

Nursing Home Daily Benefit Amounts

\$130 minimum to \$400 maximum per [day, week or month] offered in increments of \$1.

- ☒ per day ☐ per week ☐ per month
☐ Not Available

☐ Important Company Notes:

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☐ 80% ☐ 75%
☒ 100% ☐ 90%
☒ 70% ☐ Important Company Notes

Waiver of Premium

Premiums will be waived beginning on the first day that benefits are payable after the Waiting Period has been satisfied. Premiums will continue to be waived until benefits are no longer being received.

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a minimum \$150 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.		90 Day Elimination Period.	
3 year maximum policy benefit			3 year maximum policy benefit		Lifetime benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection
50	Not Available	\$1,538	Not Available	\$1,076	Not Available	\$1,903
55	Not Available	\$2,052	Not Available	\$1,435	Not Available	\$2,529
60	Not Available	\$2,489	Not Available	\$1,741	Not Available	\$3,049
65	Not Available	\$3,212	Not Available	\$2,246	Not Available	\$3,906
70	Not Available	\$4,322	Not Available	\$3,023	Not Available	\$5,237
75	Not Available	\$6,278	Not Available	\$4,390	Not Available	\$7,588
80	Not Available	\$0	Not Available	\$0	Not Available	\$0

Refer to Rate History Section for information on premium increases for this company.